

**MINUTES OF THE STANDING COMMITTEE ON
INSURANCE**

Thursday, March 29, 2007

10:30 A.M.

Room 519 House Office Building

Chairman Virgil Smith called the meeting to order.

MEMBERS PRESENT: Reps. Virgil Smith, Farrah, Condino, Constan, Johnson, Lemmons, Polidori, Scott, Simpson, Wojno, Hune, Robertson, Emmons, Hildenbrand, Moore, Rocca.
(16/17)

MEMBERS ABSENT/EXCUSED: Rep. David Law. (1/17)

Representative Farrah moved to adopt the minutes of the March 22, 2007 meeting. There being no objections, the minutes were approved.

Representative Polidori moved to excuse absent members. There being no objections, absent members were excused.

Chairman Virgil Smith laid **HB 4070** and **HB 4412** before the committee.

HB 4070	Opsommer	Insurance; essential; use of credit information and credit scoring; regulate.
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HB 4412	Melton	Insurance; essential; insurance scoring for personal insurance; prohibit and provide for base rate adjustment.
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Representative Paul Opsommer, sponsor of **HB 4070**, testified before the committee.

Scott Hummel, representing the Michigan Association of Insurance Agents, testified before the committee in support of **HB 4070**.

Representative Tim Melton, sponsor of **HB 4412**, testified before the committee.

Brian Sydnor and **Fran Wallace**, representing the Office of Financial and Insurance Services, answered questions from the committee on **HB 4070** and **HB 4412**.

Carol Hutchinson, representing the Farmers Insurance Group, turned in a testimony card in opposition to **HB 4412** but did not wish to speak.

Frank Venuto, representing Progressive Insurance, turned in a testimony card in support of **HB 4070** and in opposition to **HB 4412** but did not wish to speak.

Wendy Block, representing the Michigan Chamber of Commerce, turned in a testimony card in support of **HB 4070** and in opposition to **HB 4412** but did not wish to speak.

Rob Anderson, representing Farm Bureau, turned in a testimony card in support of **HB 4070** and in opposition to **HB 4412** but did not wish to speak.

George Carr, representing the Property Casualty Insurance Association of America, turned in a testimony card in support of **HB 4070** and in opposition to **HB 4412** but did not wish to speak.

Dyck Van Koevering, representing the Insurance Institute of Michigan, turned in a testimony card in support of **HB 4070** and in opposition to **HB 4412** but did not wish to speak.

Jim Miller, representing the Michigan Insurance Coalition, turned in a testimony card with a neutral position on **HB 4070** and in opposition to **HB 4412** but did not wish to speak.

There being no further business before the committee, **Chairman Virgil Smith** declared the meeting adjourned, the time being 11:45 a.m.

Representative Virgil Smith, Chair

Eric Esch, Committee Clerk (517) 373-0070